

Amendments to the Claims:

1. (Currently Amended) A system for facilitating electronic payments ~~in a food service setting~~ using a mobile device enabled for short range proximity signaling and two way messaging, said system comprising:

a proximity reader for interacting with said mobile device presented to said proximity reader by a user, wherein said proximity reader uses short range proximity signaling to trigger initiation of a mobile payment session;

a plurality of servers for providing authentication of user and processing payments,

wherein the plurality of servers are configured to initiate a voice call to the mobile device, request an authentication code from a user of the mobile device, and receive an authentication code entered into the mobile device by the user ~~communicate with the user for purposes of authentication via voice;~~

a plurality of point of sale terminals to provide access to transaction information;
and

a messaging system for providing mobile commerce messaging with said user, wherein said mobile commerce messaging includes digital content of at least one of digital cash, coupons, advertisements, games, ring-tones, graphics, videos via messaging, promotion of a plurality of different items to purchase.

2. (Original) The system of claim 1, wherein the proximity reader provides an interface to download said digital content.

3-4 (Cancelled)

5. (Currently Amended) A method for facilitating the payment of products ~~in a restaurant~~, said method comprising:

using a mobile device enabled for short range proximity signaling and two way messaging to provide a short range proximity signal to a proximity reader;

presenting said mobile device to said proximity reader;
providing identification information to a payment system;
receiving verification of identity information from the payment system at said mobile device, wherein the verification of identity information includes indicia of a unique transaction confirmation code generated by the payment system, wherein the unique transaction confirmation code links an electronic bill of a user of the mobile device to a payment account for the user;
ordering a plurality of products and accumulating charges; and
receiving on a display of said mobile device ~~an~~ the electronic bill for a total charge.

6. (Original) The method of claim 5, further comprising:
receiving a plurality of messages offering additional items to purchase on said display;
adding a plurality of additional charges to said electronic bill; and
approving of said total charge plus said plurality of additional charges.
7. (Original) The method of claim 5, further comprising:
adding a tip to said electronic bill; and
approving of said total charge plus tip.
8. (Original) The method of claim 5, wherein the verification of identity information is capable of being displayed in human readable form on display.
9. (Original) The method of claim 5, wherein the verification of identity information is in machine readable form.
10. (Original) The method of claims 5 or 6, wherein the ordering of product is done automatically by the selection of the product itself.

11. (Previously Presented) The method of Claim 5, wherein the unique transaction confirmation code is unique both to the mobile device and to a single present payment transaction, the method further comprising providing the unique transaction confirmation code to verify payment of the electronic bill.

12. (Currently Amended) An apparatus comprising:

~~a proximity reader;~~

~~a display;~~

a processor configured to: ~~coupled to the proximity reader and the display; and~~

~~memory coupled to the processor and having instructions that causes the processor to:~~

provide a short range proximity signal to ~~a~~ the proximity reader;

provide identification information to a payment system;

receive verification of identity information from the payment system, wherein the verification of identity information includes indicia of a unique transaction confirmation code generated by the payment system, wherein the unique transaction confirmation code links an electronic bill of a user to a payment account for the user;

submit an order for a plurality of products to ~~[[a]]~~ the payment system; and

receive ~~on the display of the apparatus an~~ the electronic bill for a total charge.

13. (New) The method of claim 5, wherein providing identification information to a payment system comprises providing a PIN code and one or more of a table number or seat number to the payment system.

14. (New) The method of claim 5, further comprising receiving email confirmation of transaction completion, the email including tagged data allowing the data to be used in other programs.

15. (New) The apparatus of claim 12, wherein the processor is further configured to provide identification information to a payment system by providing a PIN code and one

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or more of a table number or seat number to the payment system.

16. (New) The apparatus of claim 12, wherein the processor is further configured to receive email confirmation of transaction completion, the email including tagged data allowing the data to be used in other programs